

PTOL-413A (08-03)  
Approved for use through 07/31/2006. OMB 0851-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

## Applicant Initiated Interview Request Form

Application No.: **10/046,997** First Named Applicant: **Michael Wayne Brown**

Examiner: **Kenneth Bartley**

Art Unit: **3693**

Status of Application: **Final**

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**APR 15 2009**

Tentative Participants:

(1) **Houda El-Jarrah**

(2) \_\_\_\_\_

Proposed Date of Interview: \_\_\_\_\_

Proposed Time: \_\_\_\_\_

Central Time

Type of Interview Requested:

(1) ☒ Telephonic

(2) ☐ Personal

(3) ☐ Video Conference

Exhibit To Be Shown or Demonstrated: \_\_\_\_\_

☐ YES

☒ NO

If yes, provide brief description: \_\_\_\_\_

## Issues To Be Discussed

Issues Claims/ (Rej., Obj., etc)	Claims/ Fig. #s	Prior Art	Discussed	Agreed	Not Agreed
(1) Claims 1-6		Suzuki, Marco.			
(2)		Obradovich	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<input type="checkbox"/> Continuation Sheet Attached					

Brief Description of Arguments to be Presented: See attached agenda.

An interview was conducted on the above-identified application on \_\_\_\_\_

**NOTE:** This form should be completed by applicant and submitted to the examiner in advance of the interview (see MPEP § 713.01). This application will not be delayed from issue because of applicant's failure to submit a written record of this interview. Therefore, applicant is advised to file a statement of the substance of this interview (37 CFR 1.133(b)) as soon as possible.

\_\_\_\_\_  
(Applicant/Applicant's Representative Signature)

\_\_\_\_\_  
(Examiner/SPE Signature)

**Houda El-Jarrah**

\_\_\_\_\_  
Typed/Printed Name of Applicant or Representative

**60,006**

\_\_\_\_\_  
Registration Number, if applicable

This collection of information is required by 37 CFR 1.133. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.14. This collection is estimated to take 21 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-9199 and select option 2

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

**RECEIVED  
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APR 15 2009**In re application of: **Brown et al.**

§ Group Art Unit: 3693

Serial No.: **10/046,997**§ Examiner: **Bartley, Kenneth**Filed: **January 16, 2002**§ Confirmation No.: **6351**For: **Credit Authorization Method and  
Apparatus**§ Attorney Docket No.: **AUS920010746US1**

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PATENT TRADEMARK OFFICE  
CUSTOMER NUMBERCommissioner for Patents  
P.O. Box 1450  
Alexandria VA 22313-1450**AGENDA FOR TELEPHONE INTERVIEW**

Dear Examiner Bartley:

Thank you for the interview to be held **Thursday April 2, 2009 at 4 PM ET/3 PM CT**. I would like to propose the following amendment to discuss in response to the most recent Final Office Action mailed on 1/30/2009. The following amendment should overcome the 35 U.S.C. § 112 rejection and the 35 U.S.C. § 103 rejection against the claims. I have also included the supporting sections of Applicants' Specification.

1. (Currently Amended) A computer implemented method for authorizing transactions against an account for a transaction occurring over an internet site, the computer implemented method comprising:  
    associating a card account with a primary account holder and a set of secondary account holders; first communication device identification with a first communication device, wherein the communication device identification is associated with a first account holder; [page 17, lines 15-21]  
    storing a list of communication devices with a set of corresponding communication device identification numbers in a database for the card account, wherein the cell phones include a global positional system (GPS) device, and wherein the list of communication devices belong to the primary account holder and the set of secondary account holders; [page 12, lines 10-21]  
    associating the internet site with a default home address corresponding to the primary account holder; [page 13, lines 1-4]  
    receiving an indication at an account service provider of a current "in use" communication device, wherein the indication is sent by the primary account holder, and wherein the current "in use" communication device belongs to the list of communication devices; [page 17, lines 14-21, Figure 4]

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receiving a transaction request for a transaction occurring on the internet site utilizing a transaction card associated from the card account; [page 16, lines 16, lines 10-14]

comparing the location of the current "in use" communication device to the location of the default home address; [page 17, lines 14-21, Figure 4]

responsive to detecting a match between the location of the current "in use" communication device to the location of the default home address, authorizing the transaction. [page 17, lines 5-7, Figure 3]

associating a second communication device identification with a second communication device, wherein the second communication device is associated with a second user different from the first account holder;

receiving a transaction comprising a request for authorization to charge an amount against the account using a card associated with the first account holder

receiving a request to change the first communication device identification to the second communication device identification corresponding to the second communication device;

in response to the second user making a transaction with the card over the phone or on an internet website belonging to a vendor supplying goods or services, transmitting a unique code entered by the first account holder to a central computer to authorize changing a second location to match a second location of the second communication device, wherein the second location is made to match the location of the first account holder; and

authorizing the transaction when the unique code is received.

- I have also included an unmarked version of the proposed amendment to make for clearer reading.

#### Proposed Claim 1:

A computer implemented method for authorizing transactions against an account for a transaction occurring over an internet site, the computer implemented method comprising:

associating a card account with a primary account holder and a set of secondary account holders;

storing a list of communication devices with a set of corresponding communication device identification numbers in a database for the card account, wherein the cell phones include a global positional system (GPS) device, and wherein the list of communication devices belong to the primary account holder and the set of secondary account holders;

associating the internet site with a default home address corresponding to the primary account holder;

receiving an indication at an account service provider of a current "in use" communication device, wherein the indication is sent by the primary account holder, and wherein the current "in use" communication device belongs to the list of communication devices;

receiving a transaction request for a transaction occurring on the internet site utilizing a transaction card associated from the card account;

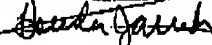
comparing the location of the current "in use" communication device to the location of the default home address;

responsive to detecting a match between the location of the current "in use" communication device to the location of the default home address, authorizing the transaction.

The Examiner is invited to call at the below-listed telephone number to confirm or reschedule the requested telephone interview. Thank you for your time.

Respectfully submitted,

Houda El-Jarrah



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